

DirectAsia-Citi Flash Deal Promotion Terms and Conditions

1. "Promotion" refers to the DirectAsia-Citi Q2 Flash Deal Promotion
2. The Promotion commences on 6 May 2026 and ends on 30 June 2026, both days inclusive ("Promotion Period"). The trip commencement date must be on or before 30 September 2026.
3. This Promotion is applicable with the DirectAsia TripSaviour promotion.

Premium Spend	Reward
\$70	\$15
\$140	\$30

4. "Eligible Citibank Customer" refers to an individual who:
 - (A) has purchased DirectAsia TripSaviour Travel Insurance of net premium amount of at least S\$70 in a single application for single trip or annual trip travel insurance policy during the Promotion Period via www.citibank.com.sg/travel-insurance, www.citibank.com.sg/da or Citi Mobile App® during the Promotion Period;
 - and
 - (B) at the time of Plan application:
 - i. holds at least one valid (i.e. not suspended, cancelled and/ or terminated) primary credit card issued by Citibank in Singapore (excluding corporate credit cards and S\$500 clear cards); or
 - ii. is a primary / main account holder with a relationship in Citi Plus, Citibank, Citi Priority, Citigold or Citigold Private Client.

Illustration 1: Travel Insurance Sign up Scenarios

Application date	Trip commencement date	Travel Insurance application of net premium amount	Promotion Qualification Eligibility
6 May 2026	15 May 2026	S\$50	Does not qualify for the Promotion
6 May 2026	9 Oct 2026	S\$70	Does not qualify for the Promotion
6 May 2026	25 May 2025	S\$70	Qualify for the Promotion
6 May 2026	28 Sept 2026	S\$300	Qualify for the Promotion

5. "Gift" refers to a S\$15/ S\$30 eCapitaVoucher.
6. DirectAsia reserves the right to replace the Gift with one or more items of similar value at its reasonable discretion. The promotion code is non-exchangeable, non-transferable, not redeemable for cash, and cannot be combined with other promo codes.
7. An Eligible Citibank Customer will be awarded one Gift for the purchase of DirectAsia TripSaviour Travel Insurance of net payment amount of at least S\$70 in a single application during the Promotion Period.

8. An Eligible Citibank Customer will receive a notification sent by DirectAsia via SMS and/or email containing redemption details of the Gift within sixteen (16) weeks after the trip commencement date of the Travel Insurance. If the Travel Insurance is cancelled for whatsoever reason, the Eligible Citibank Customer will not be entitled to receive the Gift. Each Eligible Citibank Customer accepts the Gift as it is and subject to any terms and conditions that CapitalLand may impose.
9. Citibank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, Citibank shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.
10. Citibank's decision on all matters relating to the Promotion will be at its absolute discretion and will be final and binding on all participants. All applications for Travel Insurance are subject to DirectAsia's underwriting and acceptance.
11. Citibank reserves the right at its sole and absolute discretion to suspend, terminate or amend the Promotion or vary, delete or add to any of these terms and conditions from time to time with notice.
12. In the event of any inconsistency between these terms and conditions and any marketing or promotional materials relating to the Promotion, these terms and conditions will prevail.
13. "**Citibank**" means Citibank Singapore Limited and "**DirectAsia**" means Direct Asia Insurance (Singapore) Pte Ltd. "**CapitalLand**" means CapitalLand Voucher Pte. Ltd.
14. These terms and conditions shall be governed by, and construed in accordance with, the law of Singapore.

For any queries or concerns regarding DirectAsia TripSaviour, please contact DirectAsia through its Customer Service Contact Details available at the DirectAsia website (<https://www.directasia.com>). DirectAsia is responsible for informing you of any changes in the policy.